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**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
 3/25/21 10:34 am  
 CLERK  
 U.S. BANKRUPTCY  
 COURT - WDPA

In re: : Case No.: 19-24312-GLT  
 : Chapter: 13  
 Karen Lee Golik :  
 :  
 :  
 :  
 Debtor(s). : Date: 3/24/2021  
 : Time: 09:00

**PROCEEDING MEMO**

**MATTER:** #59 - Confirmation of Amended Chapter 13 Plan Dated September 30, 2020  
 #69 - Order to Show Cause Why Case Should Not Be Dismissed  
 #77 - Response filed by Debtor  
 #94 Debtor's Motion for Status Conference  
 #96 Status Report filed by Debtor

**APPEARANCES:**

Debtor: Justin Schantz  
 Trustee: Jim Warmbrodt

**NOTES: (9:30)**

Court: There was an order issued requiring Reverse Mortgage to appear today.

Schantz: At this point, I've heard nothing. The LMP order was served on Reverse Mortgage and BOA, and the attorneys who previously represented BOA were served via CM/ECF. And without a creditor participating in LMP the case can't go forward.

Court: Where are we re: plan payments?

Warmbrodt: The last payment was \$1,000 in January. Notwithstanding that, the plan is paid ahead.

Court: The plan is only ahead because it does not fully account for the mortgage, which is a total debt claim. Why hasn't there been a payment since January?

Schantz: After the last hearing I reached out and tried to get updated information. I haven't received any updates and my plan is to follow up today.

Court: I can deal with the issue of non-responsiveness by the lender, but a lack of payment issue I can't correct. The payments need to be addressed by the next hearing. I will issue an OTSC against BOA and Reverse Mortgage Solutions. And hopefully we can get some answers.

Ms. Ebeck: I know Ras Crane has appeared for Reverse Mortgage Solutions in the past, I have in other matters but not in this case, and I will communicate the content of this hearing to them.

Court: Thank you.

**OUTCOME:**

1. Confirmation of Debtor's *Amended Chapter 13 Plan Dated September 30, 2020* [Dkt. No. 59] is CONTINUED to May 5, 2021 at 1:30 p.m. [Text Order to Issue]
2. Court's *Order to Show Cause Why Case Should Not Be Dismissed* [Dkt. No. 69] is CONTINUED to May 5, 2021 at 1:30 p.m. [Text Order to Issue]
3. Debtor's *Motion for Status Conference* [Dkt. No. 94] is CONTINUED to May 5, 2021 at 1:30 p.m. [Text Order to Issue]
4. OTSC against Bank of America and Reverse Mortgage Solutions to Issue [Chambers to Issue]
5. The loss mitigation period is extended through May 31, 2021. [Text Order to Issue]

